

Determining Income/Part 5 Definition

For the City of Rockford Community & Economic Development Department programs which require applicants/tenants are income qualified based on the Part 5 definition, follow the guidelines found in Chapter 2, General Requirements, and Chapter 3, Calculating Annual Income (24 CFR Part 5) of the third edition of the Technical Guide for Determining Income and Allowances for the HOME Program dated January 2005. When questions arise and additional guidance is needed, use this document. If questions still are unanswered, a City representative may request further guidance through HUD using their OneCPD Q & A web site.

SPECIAL REMINDER: Per the 2013 Final HOME Rule, income verifiers must review at least two months of source documentation (e.g., wage statements, interest statements, or unemployment compensation documentation) when determining household income (effective August 23, 2013).

SPECIAL REMINDER: One CPD's Income Eligibility Calculator, an interactive tool that makes determining the income eligibility easier, should be used when calculating income. The calculator produces a summary which should be printed and kept in the applicant/tenant file. For access to the income calculator, visit the web site below.

<https://www.onecpd.info/incomecalculator/>

One CPD's Income Eligibility Calculator NOTES:

-Overtime to date will be converted to a monthly amount and included in the income calculator where it indicates what the overtime has been for each month for the last 12 months (fill in the calculated monthly amount for all 12 months).

-Bonuses unless they are monthly will be included on income calculator where it indicates what the overtime has been for each month for the last 12 months. However, the full bonus amount will be included only on one month. Therefore, if there was overtime and bonuses, one month may be significantly different than the others.

-A one-time bonus will not be included if there is proof it will not reoccur; i.e. Union Settlement, etc. & the tax returns from the previous year support this decision (income on tax return is less than the income currently calculated AND is below the income limits).

Determining whose income to include:

1. Include only the household members listed on the application and/or Household Affidavit.

The Household Affidavit overrides the application and will be used when necessary.

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For example: Applications for programs which do not ask for household member information, the household size changes from time of application to the time of assistance, etc.

2. Separated/spouse not living in the home

Prove that IRS tax returns were filed separately OR prove residency for the spouse claiming not to live or not planning to live in the home, in the case of purchase. Proof would be the same documents required by the State of Illinois for proof of residency when applying for a driver's license.

State of Illinois link:

http://www.cyberdriveillinois.com/publications/pdf_publications/dsd_x173.pdf

(The contents of this link are included at the end of this word document as "Attachment A.")

3. Incarcerated spouse

Include the spouse as a household member and include their income in the total household income. An exception would be made if there was proof provided showing that the spouse would be in jail longer than the term of affordability and/or term of the loan.

4. Household members claiming they don't live in the home anymore (but originally were or was going to, in the case of purchase)

Provide proof of residency using the same documents required by the State of Illinois for proof of residency when applying for a driver's license.

Alimony & Child Support:

Document alimony and/or child support with a Divorce Decree and/or other legal documentation approved by the court.

If the alimony or child support payment is sporadic and unpredictable; and therefore, should not be included when calculating household income complete Attachment B or C, as applicable.

Employment Verifications:

Determine income based on the *Review of documents* section of the Technical Guide. When unable to review documents, complete a third party verification.

If the 2 months of paycheck stubs do not clearly define shifts or indicates that the household member received bonuses, overtime (OT), and/or tips, etc., a third party verification should be completed.

If the verification is still unclear, the employer should be contacted via phone to verify. Notes from the conversation should be recorded in the file.

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If a printout from the internet/intranet site is provided, a third party verification should be completed or the verifier must witness the applicant obtain copies from the intranet/internet site.

When using The Work Number (www.theworknumber.com) to obtain a VOE for a fee, you will need the following from the household member: (City employees – provide the information below to Susan to obtain a VOE)

- Name
- Social Security Number
- Employer or Employer Code (if using employer name, give name on check stub and any other names the employer may be “doing business as.” For example APAC Customers Services, Inc. does business as NCO.)
- Six Digit Salary Code

Regular contributions or gifts received from organizations or from persons not residing in the dwelling:

For each household member claiming they have no income, or for those who appear to have regular contributions or gifts from organizations and/or from persons not residing in the home, complete Attachment D or E.

Documenting Unemployment:

Obtain an Unemployment Insurance Finding (often referred to as a UI Finding). The income verifier must pay close attention to the following:

- 1) Maximum Benefit Balance: The maximum amount the household member may be eligible to receive. It does not include Dependent Allowance, which is also available to the household member.
- 2) Benefit Year End Date: The last date the household member may receive benefits.
- 3) Weekly Benefit Amount
- 4) Dependent Allowance

Example:

Current date for purpose of this example: 6/3/2011

Maximum Benefit Balance: \$525

Benefit Year End Date: 6/9/2012

Weekly Benefit Amount: \$105

Dependent Allowance: \$41

Considering all the information above, the household member could receive a maximum of \$1,017; the Maximum Benefit Balance of \$525 plus \$492 (Dependent Allowance for the next 12 months).

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For the example above, if the maximum benefit balance was greater than \$1,260, the household member could receive a maximum of \$1,752; the Weekly Benefit Amount for the next 12 months ($\$105 \times 12 = \$1,260$) plus Dependent Allowance for the next 12 months ($\$41 \times 12 = \492).

If the original example above had a Benefit Year End Date of 12/3/2011, the household member could receive a maximum of \$771; the Maximum Benefit Balance of \$525 plus Dependent Allowance for the next 6 months ($\$41 \times 6 = \246).

Deposit Verifications:

If the household member is unable to produce statements for deposit accounts/assets, a third party verification should be completed. If there is a fee associated with obtaining a verification, the applicant/tenant should provide the money. However, this fee should never keep the applicant/tenant from being assisted. Therefore, the organization of the income verifier must pay or contact the City to determine how the fee will be paid.

Printouts from internet/intranet sites are acceptable unless documentation appears to be doctored and/or the household member's income from the assets will make a difference when determining if the applicant/tenant is income qualified.

Rushcard is a pre-paid visa which household members often use as a checking account. Rushcard owners have online access to print 6 months of statements.

Tax Returns:

The most recent tax return & W2's should be requested (Federal & State). If the application is being processed between January 1st and April 15th, and tax returns have not been filed, it is acceptable (if not self-employed) to receive the prior year tax return. *For example, it is now February 1, 2014, and the household member has not filed their 2013 tax returns yet; accept the tax returns filed in 2013 (2012 tax returns).*

Have copies of the tax returns and/or electronic filing recaps signed by the household member for the file. No transcript is needed. If an electronic filing recap was submitted, the following acknowledgement will be written/typed above their signature on the copy: "I acknowledge the information contained herein is exactly what I submitted to the IRS."

If self-employed or income is less stable (i.e., seasonal laborer, construction worker, and teacher), and after January 1st, do not accept the prior year tax return. *Using previous example above, obtain the 2013 tax returns required to be submitted in 2014.*

If the tax return is being used as Source Documentation (self-employed household members, owners of rental property, or household members with less stable income) obtain a certified tax return for the file. First, request a copy of a transcript from the Internal Revenue Service (IRS) using Form 4506-T (Request for Transcript of Tax Return) or by calling IRS directly at 1-800-908-9946. Then, if once the transcript is received, the information matches the household

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member's tax return originally provided, proceed with the application. At closing, complete and submit Form 4506 to the IRS so a certified tax return is mailed directly to the income verifier to be placed in the file.

A Federal transcript is an acceptable replacement of tax returns and/or W2's. It is not an acceptable replacement of certified tax returns.

Obtain a verification of non-filing for household members who do not file tax returns.

Exception: Elderly and/or disabled on a fixed income not required to file tax returns. NOTE: State indicates that elderly filing Federal Tax Returns must file State Tax Returns.

If the main household members [applicant(s)/tenants expected to execute agreements/leases] has not filed tax returns or owes money to the Federal or State Government, the application will be denied.

Additional/clarification of policies for household members [not the main applicants(s)/tenants anticipated to execute the agreements/lease] unable to produce the Federal & State tax returns & W2's:

- If tax returns are being used as source documentation, the policies above must be followed. Applications will be denied if unable to obtain necessary documentation.
- If tax returns are NOT being used as source documentation, try obtaining a Federal transcript or verification of non-filing. If unable to obtain, note the file why. The application will not be denied if unable to obtain.

Self-employed Household Members:

As mentioned previously, self-employed household members should bring in the most recent year of tax returns & W-2's. Using Attachment F, determine the household member's net income if the business start-up date was prior to the period reported on the tax returns.

If the business start-up date was during the period reported on the tax returns, determine how many weeks it took the household member to receive the income reported on the tax returns. Divide the net income reported by the number of weeks the business was active and then multiply that by 52 weeks; giving you the annual net income. Do the same for depreciation and complete Attachment F.

If nothing is reported on the tax returns because the start-up date was within the year the applicant is applying for funds. Complete the Verification of Income from a Business (see Attachment H). Divide the net income reported by the number of weeks the business was active and then multiply that by 52 weeks; giving you the annual net income. Ensure backup documentation is provided to ensure the dollars reported on the Verification of Income from a Business are accurate.

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Note: No need to complete Attachment F when completing the Verification of Income from a Business because depreciation is already accounted for on the Verification of Income from a Business.

Rental Income:

To determine cash value of the property, complete an Equity Analysis work sheet (see Attachment G). The suggested list price is the current market value as determined by an assessment (Rockford Township Assessor), or an appraisal. Typically the fees used for this equation are title charges, prep of deed, revenue stamps, brokerage fee, release of mortgage recording fee, and clear water/septic/well inspection fee. Use the latest fees provided by a realtor or a title company. The balance of the first and second mortgage, if applicable, are also needed to complete the work sheet. Do not obtain a payoff letter; the balance from the most recent mortgage statement is acceptable.

The Actual Income from Assets is the net rents received. Copies of leases provide the total of gross rents. Tax returns provide the expenses which should be subtracted to give you the net.

Since Tax Returns are being used as source documentation to determine the income, a certified tax return must be obtained for the file.

Illinois Secretary of State Document Requirements to obtain a Driver's License/State ID Card

The Acceptable Identification Document chart (reverse) lists documents that may be used as forms of identification to provide proof of legal name, date of birth, Social Security number and residency when applying for a driver's license/ID card. Please note the following:

- Signature comparison is required in the verification process.
- The number of documents required depends on whether an applicant is applying for a driver's license/ID card for the first time, or requesting a duplicate or corrected driver's license/ID card.
- One document may satisfy more than one group.
- New residents must surrender all out-of-state licenses/ID cards prior to issuance of an Illinois driver's license/ID card.
- An applicant applying for a Temporary Visitor Driver's License is not required to present documents from Group C. Instead, the applicant must sign a declaration on the TVDL application that the applicant is, at the time of application, ineligible to obtain a Social Security number.

First-time Illinois Driver's License/ID Card Applicant

An applicant applying for a driver's license or ID card for the first time in Illinois must present:

- one document that satisfies each of Group A, B and C
- two documents that satisfy Group D (one document from Group D if applicant is under age 5 applying for an ID card; one document if applicant is applying for a no-fee ID card presenting a Homeless Status Certification)

Duplicate/Corrected Driver's License/ID Card Applicant

An applicant applying for either a duplicate or corrected driver's license or ID card must present:

- one document that satisfies Group A
- one document that satisfies Group B, C or D (two documents from Group D if applicant is requesting an address change to appear on the document, unless applicant is under age 5 applying for an ID card or applicant is applying for a no-fee ID card presenting a Homeless Status Certification)
- An applicant who requests a change in name, date of birth, Social Security number or gender must provide identification to link the change from the previous information to the new information.

Illinois Driver's License/ID Card Renewal Applicant

An applicant renewing a current Illinois driver's license or ID card need only present his/her current valid driver's license or ID card if no changes are required. If the applicant does not have his/her current driver's license or ID card or changes are required, he/she must present:

- one document that satisfies Group A
- one document that satisfies each of Group B, C or D (two documents from Group D if applicant is requesting an address change to appear on the document unless applicant is renewing a no-fee ID card presenting a Homeless Status Certification)



ACCEPTABLE IDENTIFICATION DOCUMENTS

PHOTOCOPIES ARE NOT ACCEPTED

All acceptable documents presented for verification or proof must be valid (current and not expired). One document may satisfy more than one Group.

Group A — Written Signature

- Canceled Check (within 90 days prior to application)
- CDTP Certification Form
- Court Order
- Credit Card/Debit Card (major brand)
- Driver Education Certificate
- Government Driver's License
- Government ID Card
- Illinois Driver's License (current)
- Illinois ID Card (current)
- Medicare Card with suffix A, J, H, M or T
- Military Service Record (DD214)
- Mortgage or Installment Loan Documents
- Out-of-State Driver's License/ID Card (current)
- Passport (valid U.S. or foreign)
- Social Security Card
- U.S. Citizenship and Immigration Services (USCIS) Forms — I-551 (Alien Registration Card); I-766 (Employment Authorization Card); I-94 (Arrival/Departure Record) with Valid Passport
- U.S. Military Driver's License/ID Card (for signature verification only)

Acceptable major brand credit cards (for signature verification only) include American Express, Diners Club, Discover, Master Card and Visa.

Group B — Date of Birth

- Adoption Records
- Birth Certificate
- Court Order (Change of birth date)
- Certified Grade/High School/College/University Transcript
- Illinois Driver's License (current)
- Illinois ID Card (current)
- Military Service Record (DD214)
- Naturalization Certificate
- Passport (valid with complete date of birth)
- Social Security Award Letter (primary beneficiary only)
- U.S. Citizenship and Immigration Services (USCIS) Forms — I-551 (Alien Registration Card); I-571 (Refugee Travel Document); I-766 (Employment Authorization Card); I-797A (Notice of Action Status Change); I-94 (Arrival/Departure Record) with Valid Passport
- U.S. Military Driver's License/ID Card
- U.S. Passport Card (valid with complete date of birth)
- U.S. Visa

Group B documents must contain the applicant's full name and complete date of birth and must be verifiable. To be verifiable, it must be possible to contact the regulatory authority to confirm the authenticity of the document.

Birth Certificates must be original or certified by a Board of Health or Bureau of Vital Statistics within the U.S. or by the U.S. State Department, U.S. territories or Canada. A certified copy is a document produced by the issuing jurisdiction which has an embossed seal or an original stamped impression. Foreign passports and foreign birth certificates are accepted as proof if accompanied by any other item in Group B.

Group C — Social Security Number

- Illinois Driver's License Record
- Illinois ID Card Record
- Military Service Record (DD214)
- Social Security Award Letter (primary beneficiary only)
- Social Security Card (issued by SSA)
- U.S. Military Driver's License/ID Card

Group C documents must contain the applicant's name and full Social Security Number. If using an Illinois driver's license or ID record, the Social Security Number must have been previously verified with the SSA.

An applicant applying for a Temporary Visitor Driver's License is not required to present documents from Group C. Instead, the applicant must sign a declaration on the TVDL application that the applicant is, at the time of application, ineligible to obtain a Social Security number.

Group D — Residency (2 Documents Required)

- Affidavit-Certificate of Residency (Available only at a Drivers Service facility)
- Bank Statement (dated within 90 days prior to application)
- Canceled Check (dated within 90 days prior to application)
- Certified Grade/High School/College/University Transcript
- Credit Report (issued by Experian, Equifax or TransUnion, dated within 12 months of application)
- Deed/Title, Mortgage, Rental/Lease agreement
- Insurance Policy (homeowner's or renter's)
- Letter on Official School Letterhead (dated within 90 days prior to application)
- Medical Claim or Statement of Benefits (from private insurance company or public (government) agency, dated within 90 days of application)
- Official mail received from a State, County, City or Village or a Federal Government agency (must include first and last name of applicant and complete current address), may include — Homestead Exemption Receipt; Jury Duty Notice (issued within 90 days of application); Selective Service Card; Social Security Annual Statement; Social Security Disability Insurance Statement; Supplemental Security Income Benefits Statement; Voter Registration Card
- Pay Stub or Electronic Deposit Receipt
- Pension or Retirement Statement
- Phone Book, produced by a phone book publisher
- Report Card from Grade/High School or College/University
- Tuition invoice/official mail from college or university, dated within the 12 months prior to application
- Utility Bill (electric, water, refuse, telephone land/cell, cable or gas, issued within 90 days of application)

Group D documents must contain the applicant's full residence address. Documents in Groups A, B or C, that contain the full residence address also may be used for Group D.

One document from Group D is required for applicants under the age of 5 applying for an identification card.

Presenting a "Homeless Status Certification" for a no-fee Identification Card meets Group D requirements.

**After review of all identification presented,
Secretary of State management has the right
to accept or refuse any document.**

Both lists — acceptable and unacceptable — are subject to change.

Unacceptable Documents

- | | | | |
|---|---|--|---|
| <ul style="list-style-type: none"> • Bond Receipt or Bail/Bond Card • Business Card • Check Cashing Card • Club/Fraternal Membership Card • College or University ID Card • Commercially produced (non-State or unofficial) ID Card | <ul style="list-style-type: none"> • Concealed Carry Card • DHS Card (Department of Human Services) • Fishing License • HFS Card (Healthcare and Family Services) • Handwritten ID/Employment Card | <ul style="list-style-type: none"> • Hunting License • Illinois FOID Card • Instruction Permit/Receipt • Insurance Card • Library Card • Personal Mail • Temporary Driver's License | <ul style="list-style-type: none"> • Traffic Citation (Arrest Ticket) • Unlicensed Financial Institution Loan Papers • Vehicle Registration • Video Club Membership Card • Wallet ID |
|---|---|--|---|

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**AFFIDAVIT
No Alimony**

I, _____, residing at _____ do here by certify that I have made all reasonable efforts to collect court-ordered alimony from _____. If and when it is received it is sporadic and dollar amounts are unpredictable and therefore, should not count in my household income calculation.

Signature_____
Date

STATE OF ILLINOIS

County of Winnebago

I, the undersigned, a Notary Public in and for said County, in the State aforesaid DO HEREBY CERTIFY that _____ personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument, appeared before me this day in person and acknowledge that he/she/they signed, sealed and delivered the said instruments as his/her/their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and notarized seal this _____ day of _____, 20 _____

Notary Public

My commission expires:

AFFIDAVIT
No Child Support

I, _____, residing at _____ do here by certify that I have made all reasonable efforts to collect court-ordered child support from _____. If and when it is received it is sporadic and dollar amounts are unpredictable and therefore, should not count in my household income calculation.

Signature

Date

STATE OF ILLINOIS

County of Winnebago

I, the undersigned, a Notary Public in and for said County, in the State aforesaid DO HEREBY CERTIFY that _____ personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument, appeared before me this day in person and acknowledge that he/she/they signed, sealed and delivered the said instruments as his/her/their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and notarized seal this _____ day of _____, 20 _____

Notary Public

My commission expires:

VERIFICATION OF: Recurring Cash Contributions

<p>(Name of HOME Participating Jurisdiction)</p>	<p>Purpose of Cash Contribution:</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>Amounts anticipated to be received during the next 12 months:</p> <p>Date: _____ \$ _____</p> <p>Date: _____ \$ _____</p> <p>Date: _____ \$ _____</p> <p>Date: _____ \$ _____</p> <p>Date: _____ \$ _____</p> <p>Date: _____ \$ _____</p> <p>Date: _____ \$ _____</p> <p>Date: _____ \$ _____</p> <p>Date: _____ \$ _____</p> <p>Date: _____ \$ _____</p> <p>Date: _____ \$ _____</p> <p>Date: _____ \$ _____</p>
<p>AUTHORIZATION: Federal Regulations require us to verify Recurring Cash Contributions made to all members of the household applying for participation in the HOME Program which we operate and to reexamine this income periodically. We ask your cooperation in supplying this information. This information will be used only to determine the eligibility status and level of benefit of the household.</p> <p>Your prompt return of the requested information will be appreciated. A self-addressed return envelope is enclosed.</p>	

Verification of Regular Contributions or Gifts

Household Member: _____

Type of Monthly Expense	Amount of Monthly Expense	Who pays for this monthly expense?	Does the person paying for the expense live in the home too? Circle Yes or No
			Yes or No
			Yes or No
			Yes or No
			Yes or No
			Yes or No
			Yes or No
			Yes or No
			Yes or No
			Yes or No
			Yes or No
			Yes or No
			Yes or No
			Yes or No
			Yes or No

I, the above named Household Member, swear that I do not earn or receive income other than listed here on this Verification of Regular Contributions or Gifts.

This Affidavit is made for the City of Rockford with the full knowledge that said city relies on the validity of this statement to determine eligibility for a loan/grant through the Department of Community & Economic Development.

Household Member Signature: _____ Date: _____

Total Monthly Expenses paid by others, not currently occupying the home: _____

Calculated by: _____ Date: _____

**Net Income of a Business
Self-Employed Applicant/Tenant**

Form 1040

Income section

Line #12 - Business income or (loss) \$ _____

PLUS +

Form 1040

Schedule C

Part II Expenses

Line #13 – Depreciation \$ _____

EQUALS =

NET INCOME \$ _____

EQUITY ANALYSIS WORK SHEET

PREPARED BY: _____ DATE: _____

PROPERTY ADDRESS: _____

PROPERTY OWNER: _____

SUGGESTED LIST PRICE: _____

1 ST Mortgage	\$
Interest %per day for days =	\$
2 nd Mortgage	\$
Interest %per day for days =	\$
Title Charges	\$
Prep of Deed	\$
Revenue Stamps (\$1.50 per thousand)	\$
Brokerage Fee	\$
Record Release of Mortgage	\$
Previous Year's Real Estate Taxes (closing after September 1 st)	\$
Current Year's Real Estate Taxes (Prorated /day for days =)	\$
FHA/VA Down Payment Assistance	\$
FHA/VA Closing Cost Assistance	\$
FHA/VA Required Repairs Up To	\$
Termite Inspection	\$
Clear Water/Septic/Well Inspection	\$
<i>TOTAL APPROXIMATE EXPENSES</i>	\$
APPROXIMATE NET PROCEEDS	\$

VERIFICATION OF INCOME FROM BUSINESS

<p>City of Rockford Community & Economic Development Department/Neighborhood Development Division 425 East State Street Rockford, IL 61104</p> <p>AUTHORIZATION: Federal Regulations require us to verify Business Income of all members of the household applying for participation in the HOME Program which we operate and to reexamine this income periodically. We ask your cooperation in supplying this information. This information will be used only to determine the eligibility status and level of benefit of the household.</p> <p>Your prompt return of the requested information will be appreciated. A self-addressed return envelope is enclosed.</p>	<p>Based on business transacted from _____ to _____</p> <p>1. Gross Income \$ _____</p> <p>2. Expenses</p> <p style="margin-left: 20px;">(a) Interest on loans \$ _____</p> <p style="margin-left: 20px;">(b) Cost of goods/materials \$ _____</p> <p style="margin-left: 20px;">(c) Rent \$ _____</p> <p style="margin-left: 20px;">(d) Utilities \$ _____</p> <p style="margin-left: 20px;">(e) Wages/salaries \$ _____</p> <p style="margin-left: 20px;">(f) Employee contributions \$ _____</p> <p style="margin-left: 20px;">(g) Federal Withholding Tax \$ _____</p> <p style="margin-left: 20px;">(h) State Withholding Tax \$ _____</p> <p style="margin-left: 20px;">(i) FICA \$ _____</p> <p style="margin-left: 20px;">(j) Sales tax \$ _____</p> <p style="margin-left: 20px;">(k) Other: _____ \$ _____</p> <p style="margin-left: 20px;">_____ \$ _____</p> <p style="margin-left: 20px;">_____ \$ _____</p> <p style="margin-left: 20px;">_____ \$ _____</p> <p style="margin-left: 20px;">(l) Straight line depreciation \$ _____</p> <p style="margin-left: 40px;">Total Expenses \$ _____</p> <p>3. Net Income \$ _____</p>
<p>RELEASE: I hereby authorize the release of the requested information.</p> <p>_____ (Signature of Applicant)</p> <p>Date: _____</p> <p>Or a copy of the executed "HOME Program Eligibility Release Form," which authorizes the release of the information requested, is attached.</p>	<p>Signature of _____ or Authorized Representative</p> <p>_____ Title: _____</p> <p>Date: _____</p> <p>Telephone: _____</p>
<p>WARNING: Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government.</p>	

